



Order Filed on October 6, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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trustee of the Brackenridge Mortgage Trust

In Re:

Rita L. Stephens

CASE NO. 19-25598-ABA
Chapter: 13
Hearing: October 4, 2022
Judge: Andrew B. Altenburg Jr.

**ORDER RESOLVING U.S. BANK TRUST NATIONAL ASSOCIATION AS TRUSTEE
OF THE BRACKENRIDGE MORTGAGE TRUST'S
MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: October 6, 2022



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Rita L. Stephens

Case No: 19-25598-ABA

Caption of Order: Order Resolving U.S. Bank Trust National Association as trustee of the Brackenridge Mortgage Trust's Motion for Relief from Stay

Upon consideration of U.S. Bank Trust National Association as trustee of the Brackenridge Mortgage Trust, its successors and/or assigns, (hereinafter "Movant") application for an order, pursuant to section 362(d) of the Bankruptcy Code, for relief from the automatic stay as to certain real property as hereinafter set forth, and

Upon the opposition to said motion having been presented orally by the Debtor, acting *pro se*, at the hearing on October 4, 2022, and

Upon the ruling of this Court, and

The Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

ORDERED as follows:

1. As referenced in the motion, as of September 1, 2022 the Debtor was due for the July 1, 2022 through and including the September 1, 2022 post-petition payments which total **\$2,333.06**:

3 months @ \$989.71 (7/22-9/22): \$2,969.13
Suspense balance (\$636.07)

2. The Debtor will make the regular monthly payment of \$989.71 due October 1, 2022 as regularly scheduled.

3. The Debtor will cure the arrears of \$2,333.06 as follows:

Commencing with the November 1, 2022 monthly post-petition mortgage payment and continuing each month thereafter through and including the April 1, 2023 monthly post-petition mortgage payment, Debtor shall cure the aforesaid arrearages by tendering directly to Movant the regular monthly post-petition mortgage payment (for those months) plus an additional payment of \$388.85 which represents 1/6 of the total sum of the post-petition arrearages (the last cure payment due April 1, 2023 will be \$388.81 instead of \$388.85).

(Page 3)

Debtor: Rita L. Stephens

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4. Commencing with the May 1, 2023 regular monthly post-petition mortgage payment and continuing each month thereafter for the duration of this Chapter 13 proceeding, Debtor shall remit payments directly to Movant as same come due.

5. Debtor shall reimburse Movant through their Chapter 13 Plan of Reorganization, as an administrative claim, the sum of \$688.00 for attorney's fees (\$500) and filing costs (\$188) incurred by Movant in the prosecution of its application for relief from stay.

6 **Thirty-Day Default Clause:** If the Debtor should default and fail to make the payments stated herein or any future payments that come due during the pendency of this case to Movant for more than (30) days from the due date, then upon Certification of Default of said payments in accordance herewith submitted by secured creditor's counsel, and under the timeframe providing for any opposition filed under LBR 4001-1(b)(2), the Court shall enter a General Relief Order, vacating the automatic stay of 11 *U.S.C.* §362(a) with respect to the realty commonly known as 6 Barend Street, Millville NJ 08332.

7. Any payments made by the Debtor to Movant after September 1, 2022 shall be applied towards the terms of this Stipulation.